

DURABLE GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, Lucille Reed of 4622 Horn Lake, Rd. Nesbit, Mississippi, do hereby appoint Annie Lucille Smith of 1678 West Dodd Rd, Memphis, TN 38109, as my Attorney in Fact with authority granted under this General Power of Attorney to perform and do any and all acts for my behalf as I could legally do in my own right, including the power to make and sign checks and drafts on any bank accounts I may own and every act that I could do myself in my own right without limitation.

This Power of Attorney shall not be affected by my subsequent disability or incapacity or lapse of time and shall remain in full force and effect until expressly revoked by me (or a conservator, general guardian, or guardian of my estate if such is appointed for my benefit) and I hereby ratify and confirm all that my said attorney may do in and about the premises.

WITNESS my signature this 20th day of February 2004.

Lucille Reed
Lucille Reed

STATE OF TENNESSEE
COUNTY OF SHELBY

This day personally appeared before me, the undersigned authority in and for said County and State, the within named Lucille Reed who being duly sworn acknowledged signing and executing the above and foregoing Durable General Power of Attorney on the day and date therein mentioned as a free and voluntary act and deed and for the purpose therein expressed.

Given under my hand and official seal of office this the 20th day of February 2004.

Mose L. Cagle
Notary Public

My commission expires:

April 13, 2006

PREPARED BY:

Walker, Brown & Brown, P.A.

P.O. Box 276

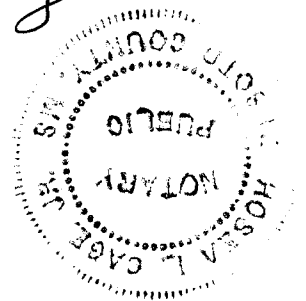
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Hernando, MS 38632

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STATE MS.-DESOTO CO.
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J.E. DAVIS CH. CLK.